

Table 14.07-- ANNUAL INTERMEDIATE BUDGETS, BY ITEM, FOR A FOUR-PERSON FAMILY IN THE UNITED STATES AND ON OAHU: 1981 AND 1996

[Hypothetical budgets for a family of specified characteristics, based on 1972-1973 expenditure patterns as updated by the consumer price index and current tax rates. The 1981 values are official estimates published by the U.S. Bureau of Labor Statistics; the 1996 values are preliminary unofficial estimates prepared by the Bank of Hawaii, using comparable assumptions and methodology. Users of these estimates should bear in mind the limitations imposed by the underlying assumptions and methods]

Item	Urban United States (dollars)		Oahu (dollars)		Oahu as percent of urban U.S.	
	1981	1996	1981	1996	1981	1996
Total budget	25,409	45,809	31,893	61,361	125.5	134.0
Consumption	18,242	32,881	21,530	41,220	118.0	125.4
Food	5,843	9,557	7,626	12,863	130.5	134.6
Food at home	4,866	7,915	6,649	11,199	136.6	141.5
Food away from home	977	1,641	977	1,665	100.0	101.4
Housing	5,547	9,896	6,493	13,185	117.1	133.2
Homeowner shelter costs	4,886	9,213	5,467	11,678	111.9	126.8
Renter shelter costs	2,732	5,297	3,991	8,397	146.1	158.5
Housefurnishings and operations	1,199	1,662	1,395	2,327	116.3	140.0
Transportation	2,372	3,641	2,421	4,225	102.1	116.0
Clothing	1,333	1,843	1,432	1,796	107.4	97.4
Personal care	508	853	590	1,142	116.1	134.0
Medical care	1,443	3,973	1,590	4,179	110.2	105.2
Other family consumption 1/	1,196	3,119	1,378	3,830	115.2	122.8
Other items 2/	1,021	1,762	1,137	2,117	4/ 111.4	120.2
Social Security payments	1,703	3,483	2,049	4,554	120.3	130.8
Personal income taxes 3/	4,443	7,422	7,177	13,600	161.5	183.3

1/ Reading, recreation, tobacco products, alcoholic beverages, education, and miscellaneous expenditures.

2/ Includes gifts and contributions, life insurance, and occupational expenses.

3/ 1996 values based on 1992 data.

4/ Revised.

Source: U.S. Bureau of Labor Statistics, *Autumn 1981 Urban Family Budgets and Comparative Indexes for Selected Urban Areas* (release USDL: 82-139, April 16, 1981); 1996 estimates by Paul H. Brewbaker, Bank of Hawaii, Economics Department, in "Hawaii's Cost of Living in 1990: Urban Four-Person Family Budgets at an Intermediate Standard of Living" (1991), as updated to 1996.